FOUND A **DEAL? BE SURE** YOUR **BROKER IS** FOR REAL!





Follow these simple tips and close your loan successfully:

- Make sure your loan broker is licensed and registered with the Office of the Indiana Secretary of State Securities Division.
- Check your credit score, and borrow a realistic amount. 2.
- 3. Make copies of all documents you provide to the loan broker, including copies of your application.
- Read all pertinent documents. 4.
- 5. Get a complete Good Faith Estimate of Closing Costs.
- 6. Get the name of the lender, their business address and telephone number, method of funding, and when you'll receive a written loan commitment letter.
- 7. Know if the loan contains pre-payment penalties, balloon payments, etc.
- Know where your closing will take place and how to contact the title company.
- Get a draft copy of the HUD-1 Settlement Statement prior to closing.
- 10. Be prepared to leave the closing if you find that the fees and the terms do not match what you were promised.

Find out more at IndianalnyestmentWatch.com



Securities Division

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BEFORE YOU SIGN, READ THE PRINT THAT'S FINE.





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AVOID THE SHARKS, AND DON'T GET HOOKED.



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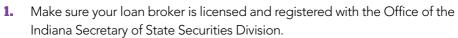
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LEARN THE FACTS OR LOSE YOUR SHIRT.



It's a cold, hard place if you don't do your homework!
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